



Pillar III Basel Disclosures

1.1 General

The BASEL III disclosures contained herein relate to Citibank N.A., India Branches (herein also referred to as the 'Bank') as of June 30, 2021. These are compiled in accordance with Reserve Bank of India (the 'RBI') regulations on Master Circular – Basel III Capital Regulations vide RBI Circular DBR. No. BP. BC. 1/21.06.201/2015-16 dated July 1, 2015 as amended from time to time.

The Bank being a branch does not have any direct subsidiaries nor does it hold any significant stake in any company. The RBI guidelines on Financial Regulation of Systemically Important NBFCs and Banks' Relationship vide circular ref. DBOD. No. FSD. BC.46 / 24.01.028/ 2006-07 December 12, 2006 read with 'Guidelines for consolidated accounting and other quantitative methods to facilitate consolidated supervision' vide circular ref. DBOD.No.BP.BC.72/ 21.04.018/2001-02 dated February 25, 2003 mandate coverage of the 'Consolidated Bank' (herein also referred to as 'Citi'). This includes, in addition to the Bank as a branch of Citibank N.A., the following wholly/majority owned non-banking finance company, which is a subsidiary of Citigroup Inc. held through intermediary holding companies:

Citicorp Finance (India) Limited (CFIL) incorporated in India on 1 May 1997, is registered with the Reserve Bank of India ('RBI') as a Non-Banking Financial Company ('NBFC') vide Certificate No. N-13.02079 dated 10 October 2014. It is a non-deposit taking systemically important Non-Banking Financial Company ('NBFC-ND-SI').

As prescribed in the above guidelines, the Bank is not required to prepare consolidated financial statements. However, certain prudential guidelines apply on a Consolidated Bank basis, including that of capital adequacy computation under BASEL III guidelines. Accordingly, CFIL has been considered under regulatory scope of consolidation for the quantitative disclosures. While, CFIL has adopted Ind AS for preparation of its financial statements for the current financial year, the Reserve Bank of India has deferred implementation of Ind AS for scheduled commercial banks. As a result, the consolidated Pillar III Basel disclosures are prepared using guidelines issued by the Reserve Bank of India for the Bank.. Accordingly, the CFIL figures have been grouped and classified, as necessary, for consolidated Pillar III Basel disclosures. Further, the Bank does not have any interests in insurance entities.

In accordance with BASEL requirements, the Bank also has an Internal Capital Adequacy Assessment Process (ICAAP) for Citibank India. The ICAAP depicts the various categories of risks to which the Bank is exposed, details the ongoing assessment of such risks, how risks are to be mitigated, and quantifies the amount of capital required currently and in the future to cope with these risks. The ICAAP process also includes an assessment of capital adequacy in an extreme stress scenario. The ICAAP is subjected to an independent review as required by RBI guidelines.

1.2 Capital Structure

The capital funds of Citi include the following:

Tier 1 Capital:

1. Paid up Equity Capital/Initial Capital.
2. Interest-free funds from Head Office.
3. Statutory Reserves.

4. Capital Reserves.
5. Other Eligible Reserves.
6. Remittable surplus retained in Indian Books.
7. Revaluation reserves arising from revaluation of the premises owned, after a discount of 55% subject to meeting certain conditions as laid down in RBI circular ref. DBR.No.BP.BC.83/21.06.201/2015-16 dated March 1, 2016
8. Properties Investment Reserve
9. Deductions: Deferred Tax Assets (however, DTA which relate to timing difference, up to 10% of CET1 Capital has been recognized as CET 1 Capital as per RBI notification DBR.No.BP.BC.83/21.06.201/2015-16 dated March 1, 2016), Defined pension benefit asset, Intangibles and Prudential valuation adjustment for illiquid positions.

Tier 2 Capital:

1. Provision on Standard Assets (including provision on account of Unhedged Foreign Currency Exposure- UFCE and provision on stressed assets)
2. Floating Provision
3. Country Risk Provision
4. Investment Reserve
5. Investment Fluctuation Reserve

Note: Other comprehensive income has not been considered under Tier1 or Tier 2 Capital. Provisions for expected credit losses (ECL) under Ind AS accounting standards for CFIL pertaining to Stage 1 assets have been considered as part of Tier 2 capital (as per point 3(a)(vi) of RBI Circular RBI/2019-20/170 DOR (NBFC).CC.PD.No.109/22.10.106/2019-20)..

Quantitative disclosures:

Tier 1 Capital	<i>Amount in Rs. lakhs</i>	
	As at Jun 30, 2021	
	Standalone	Consolidated
Common Shares (Paid-up equity Capital)	-	289,330
Statutory Reserves	-	69,097
Other disclosed free reserves	-	3,674
Balance in Profit & Loss account	-	5,070
Current financial profit, to the extent admissible	-	-
Interest-free funds from Head Office.	374,384	374,384
Statutory Reserves kept in Indian Books	1,136,352	1,136,352
Remittable Surplus retained in Indian books	734,020	734,020
Capital Reserves	31,191	31,191
Interest free funds remitted from abroad for acquisition of property and held in separate account	6,194	6,194
Revaluation Reserves at a discount of 55 per cent (CET -1)	3,467	3,467
Other Eligible Reserves	49,358	49,358
Common Equity Tier I (CET1) (A)	2,334,966	2,702,137
Regulatory Adjustments		
Intangibles	26,421	32,047
Deferred Tax Asset (DTA) associated with Accumulated Losses	-	-
Defined Benefit Pension Fund Asset	-	-
Deferred Tax Asset associated with Timing Differences (other than those related to accumulated losses)	26,439	36,655

Other eligible deduction from CET1 (Prudential valuation adjustment)	7,009	7,009
Total Regulatory Adjustments (B)	59,869	75,711
CET 1 Capital after above adjustments (A-B)	2,275,097	2,626,425
Recognition of DTA associated with Timing Differences in CET 1	26,439	36,655
Final Common Equity Tier I Capital (C)	2,301,537	2,663,081
Additional Tier I Capital (D)		-
Tier II Capital		
Provision on Standard Asset (including UFCE)	75,036	81,682
Floating Rate Provision	9,100	9,100
Country Risk Provision	1,255	1,255
Investment Reserve	13,205	13,205
Investment Fluctuation Reserve	184,374	184,374
Revaluation Reserves at discount of 55% not recognised in CET1	-	-
Regulatory Adjustments		
Regulatory adjustment applied in respect of amount related to pre-Basel III treatment	-	-
Total Regulatory Adjustments	-	-
Total Tier II Capital Available	282,970	289,616
Total Tier II Capital admissible for Regulatory Capital Purposes	282,970	289,616
Total Tier II Capital (E)	282,970	289,616
Total of Tier I + Tier II (C) + (D) + (E) = (F)	2,584,507	2,952,697

1.3 Capital Adequacy

As per Basel III guidelines issued by RBI, the Bank is required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of 13.88% on an on-going basis which includes capital required to be maintained on account of Capital Conservation Buffer (CCB) of 1.875% and Global Systemically Important Bank (G-SIB) buffer as prescribed by the Home Regulator of Citibank N.A. Currently, there is no requirement to maintain Counter-cyclical Capital Buffer (CCCB) as per RBI guidelines.

The Bank is engaged in providing wholesale, retail and private banking services. The Bank has processes in place to assess and maintain on an ongoing basis the amounts, types and distribution of internal capital that they consider adequate to cover the nature and level of the risks to which they are or might be exposed. The Bank's Asset Liability Management Committee (ALCO) monitors capital levels to ensure adherence to capital standards and manages the capital planning and repatriation exercise.

The Bank has an Internal Capital Adequacy Assessment Process (ICAAP) which establishes a framework for the Bank to perform a comprehensive assessment of the risks they face and to relate capital adequacy to these risks. Further, the capital analysis performed by the Bank is expected to encompass all significant risks, not only those risks captured by the Pillar 1 minimum regulatory capital calculation. The ICAAP exercise also includes a 3-year forecast of capital levels vis-à-vis requirements which is reviewed by the management team.



As allowed under the BASEL III guidelines issued by the Reserve Bank of India, the Bank has adopted Standardized Approach (SA) for credit risk, Standardized Duration approach (SDA) for computing capital requirement for market risks and Basic Indicator Approach (BIA) for operational risk.

Capital requirements for credit risk:

Category	Nature	Amount in Rs. lakhs			
		Standalone		Consolidated	
		As at Jun 30, 2021		As at Jun 30, 2021	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Wholesale exposures	Generally includes exposures to Banks, Financial Institutions and Corporates	8,267,036	1,147,465	8,897,244	1,234,938
Retail exposures	Generally includes exposures to individuals and households, small businesses of a retail nature	2,563,506	355,815	2,870,935	398,486
Securitization exposures	Includes credit enhancement	4,410	612	4,410	612
Total		10,834,952	1,503,892	11,772,589	1,634,036

Capital requirements for market risk:

Category	Nature	Amount in Rs. lakhs			
		Standalone		Consolidated	
		As at Jun 30, 2021		As at Jun 30, 2021	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Interest rate risk	Includes specific and general risk on interest rate instruments in the trading book	2,789,259	387,149	2,814,710	390,682
Foreign exchange risk	Includes specific and general risk on currencies (including gold)	292,577	40,610	292,577	40,610
Equity risk	Includes specific and general risk on equity instruments	30,730	4,266	83,126	11,538
Total		3,112,566	432,025	3,190,413	442,830

Capital requirements for operational risk:

Per the Basic Indicator approach for Operational Risk, the Bank is required to maintain capital at the rate of 15% of average gross income of previous three financial years. The notional risk weighted assets for operational risk is calculated by multiplying the operational risk capital charge by 12.5. The Capital required for operational risk is Rs. 324,308 Lakhs for standalone and Rs. 335,822 lakhs for consolidated



Capital Adequacy Ratio

Entity	As at June 30, 2021		
	Total Capital ratio	Tier I Capital ratio	Tier II Capital ratio
Citibank N.A. India Branch	15.87%	14.13%	1.74%
Consolidated Bank	16.99%	15.32%	1.67%

1.4 Credit Risk: General Disclosures

The three principal businesses of the Bank organized by client segmentation viz. Corporate Banking, Commercial Banking and Consumer Banking approve and implement policies and procedures appropriate to their respective risk, business and portfolio. These policies address risk measurement, reporting, monitoring, mitigation and remediation.

For Corporate Bank, the ICG Risk Management Manual along with the Local Corporate Credit Policy lays down the parameters/norms for credit exposure. Based on the industry studies and detailed company analysis and after considering the Target Market Norms & Risk Acceptance Criteria, credit is approved. For proposals above a certain material threshold, bank follows Credit committee approach where Senior Credit officers from Independent Risk & Business sanctions credit in a committee which convenes every month or more often as required to discuss the proposals. The Bank has a policy of internal rating on a global scale and assigns Obligor Risk Ratings (ORRs) and Facility Risk Ratings (FRR). ORRs define one-year probability of default and are continuously monitored. The Bank also assigns an Obligor Limit Rating (OLR), which provides a medium to long-term view of credit quality.

The Commercial Banking Business Credit Policies define the guidelines and policies under which portfolio is managed supplemented by Credit Programs. The Business team prospects customers within approved industry segments. The due diligence is performed by Business Unit (Coverage Bankers and Credit Lending Management unit) which assesses the borrowing requirements and recommends facilities within the parameters set out by the credit programs / framework. The due diligence process includes, but is not restricted to, management evaluation, business and financial statements analysis. All proposals are approved by at least two credit approvers (one at least from Credit Lending Unit or Independent Risk) at least one of whom has credit initials to cover the facilities proposed. In addition, proposals over a specific threshold are reviewed and approved by a Credit Committee. Independent Risk provides oversight to implementation of the Credit Policies and Programs and Procedures.

Consumer banking has an independent Policy Unit, which recommends lending policy, reviews portfolio and takes credit actions. This is supported by a credit operations unit, which reviews proposals for adherence to laid down policies as well as does all verifications (as required) prior to disbursement of credit. Underwriting authority is delegated to Credit Officers only who are independent from business and report into the Credit Initiation Unit. Credit appraisal is independent of the business stream to ensure unbiased credit judgment.

The Global Consumer Credit and Fraud Risk Policy (GCCFRP) establishes the credit policies and procedures that govern all types of consumer lending in Global Consumer. These represent defined criteria for all forms of credit extension with which consumer business must comply. Any exception or deviation from these policies or established criteria requires prior approval from Global Consumer Risk Management.



Norms for Determining When to Classify Various Types of Assets as Non-Performing

The Bank follows the RBI guidelines for asset classification, which are briefly described herein below.

Term Loans and Consumer loans are treated as a non-performing asset if the interest and/ or installments of principal remain overdue for a period of more than 90 days. Cash credits & Overdrafts are treated as non-performing if it remains 'out of order' for a period of more than 90 days.

An account will be treated "out of order" if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power. In case where the outstanding balance is less than the sanctioned limit/drawing power, but there are no credits continuously for three months as on balance-sheet date or credits are not enough to cover the interest debited during the same period, these accounts will be treated as out of order.

Bills purchased /discounted are treated as non-performing if the bill remains overdue and unpaid for a period of more than 90 days during the financial year.

Any other facility (including dues on forward exchange and derivative contracts) will be treated as non-performing if any amount to be received remains overdue for a period of more than 90 days.

For Asset Backed Finance business, the bank follows stricter of RBI guidelines and Global policies.

For retail loans, including credit cards, the system ages the overdue installments. These are delinquency managed portfolios and aging logic is pre-defined in the banks product processors. All accounts greater than 90 dpd are identified as NPA and classified into Substandard/doubtful/loss assets in line with RBI guidelines. The classification requirements are performed borrower wise and not facility wise. There is a system for identification and classification of all facilities of a borrower as NPA if any one of such facilities is non-performing. Further, the NPA system also identifies cross linkages and flags such facilities and reports them as Cross NPA. The provision held is in line with the RBI provisioning norms as defined in the RBI guidelines. Additionally, all restructured accounts are identified / classified and provided for in line with RBI guidelines. Consumer Bank, is guided by GCCFRP on Loss Mitigation and Loss Recognition / Non-Accrual. This policy on technical write-off norms is more conservative than the Local RBI policy of Prudential Norms. Following is the write-off policy grid across all consumer/retail asset portfolios.

Product	Charge Offs
Personal/Unsecured Installment Loans	120 days past due
Unsecured revolving loans	180 days past due
Credit Cards	180 days past due
Mortgage	Foreclosure in progress charge-off at the end of 5 years

Provision held is compared with the Provision required as per RBI norms and financials entries are taken for incremental provision only if the provision required is higher as per Local GAAP than the provision held. The NPA classification activities are performed by the system at the end of each month.

1.4.1. Credit Risk Quantitative disclosure

i) Credit Exposure by Industry and Geography

Particulars	Standalone		Consolidated	
	As at Jun 30, 2021		As at Jun 30, 2021	
	Funded	Non Funded	Funded	Non Funded
A. Agriculture and Allied Activities	996,201	779	996,201	779
B. Mining and Quarrying	36,274	1,973	36,274	1,973
C. Food Processing	102,196	38,712	102,196	38,712
D. Beverages (excluding Tea & Coffee) and Tobacco	61,526	34,820	61,526	34,820
E. Textiles	114,499	22,644	114,499	22,644
F. Leather and Leather products	16,635	2,035	16,635	2,035
G. Wood and Wood Products	13,186	4,046	13,186	4,046
H. Paper and Paper Products	47,701	5,381	47,701	5,381
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	7,086	374,425	7,086	374,425
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	473,496	485,249	530,794	485,249
K. Rubber, Plastic and their Products	99,149	55,963	99,232	55,963
L. Glass & Glassware	14,262	32,659	14,262	32,659
M. Cement and Cement Products	10	294	10	294
N. Basic Metal and Metal Products	332,887	136,732	336,254	136,732
O. All Engineering	539,363	396,069	540,188	396,069
P. Vehicles, Vehicle Parts and Transport Equipment	367,912	121,010	487,978	121,010
Q. Gems and Jewellery	3,401	32	3,401	32
R. Construction	17	80	112,696	224
S. Infrastructure	110,976	58,360	110,976	58,360
T. Other Industries	433,376	85,064	596,199	89,958
U. Transport Operators	53,803	2,117	53,083	2,117
V. Computer Software	97,078	640,299	97,078	640,299
W. Tourism, Hotel and Restaurants	716	1,038	716	1,038
X. Shipping	41,187	2,414	41,187	2,414
Y. Professional Services	2,058,592	1,198,399	2,064,228	1,198,399
Z. Trade	555,694	173,923	555,694	173,923
AA. Aviation	-	6,715	-	6,715
AB. Retail Exposure	1,806,858	239,634	2,098,128	239,634
AC. Services	273,976	220,124	321,021	220,124
AD. Commercial Real estate	18,776	-	18,776	-
AE. NBFC	308,095	142,449	308,095	103,758
Total	8,984,928	4,483,439	9,786,020	44,49,786

Note:

1. As a branch of a foreign bank, the operations of the Bank do not extend outside of India. Hence the Bank is considered to operate only in the domestic segment.
2. Exposure is comprised of Loans & Advances, Balance with Banks, Money at call and short notice, On-balance sheet securitisation exposures, Revaluation gains on foreign exchange and derivative

contracts, Deposits with NABARD, SIDBI, MUDRA & NHB under the priority/weaker section lending schemes, credit equivalent of guarantees, acceptances, letters of credit, other Non-Market Related off balance sheet obligations and credit equivalent of foreign exchange and derivative exposures.

ii) Residual contractual maturity breakdown of assets

Amount in Rs. lakhs

Particulars	Standalone		Consolidated	
	As at Jun 30, 2021		As at Jun 30, 2021	
	Loans and Advances	Investments	Loans and Advances	Investments
Day 1	107,908	4,595,315	109,060	4,595,315
2 to 7 days	249,311	148,660	270,582	185,160
8 to 14 days	287,213	776	289,340	776
15 to 30 days	601,720	1,437,477	628,940	1,437,477
31 days to 2 months	673,716	777,629	712,103	777,629
2 months to 3 months	674,437	21,273	872,612	21,273
Over 3 months to 6 months	844,273	103,244	920,947	110,744
Over 6 months to 12 months	519,357	97,539	651,458	112,539
Over 1 year to 3 years	1,414,925	1,348,605	1,663,062	1,378,605
Over 3 years to 5 years	303,503	5,613	340,143	25,613
Over 5 years	1,202,296	303,017	1,204,690	345,370
Total	6,878,659	8,839,148	7,662,937	8,990,501

Loans and Advances include cash outflows on account of settlement of Inter-Bank Participation Certificate (IBPC) issued and Bills Rediscounted under Bills Rediscounting scheme by the Bank.

iii) Amount of NPAs (Gross)

Amount in Rs. lakhs

Particulars	As at Jun 30, 2021	
	Standalone	Consolidated
Substandard	44,859	45,971
Doubtful 1	7,947	7,947
Doubtful 2	4,791	4,791
Doubtful 3	14,600	14,600
Loss	22,595	22,595
Total	94,792	95,904

iv) Net NPAs: Standalone Rs. 41,686 lakhs and Consolidated Rs. 42,305 lakhs

v) NPA ratios:

Particulars	As at Jun 30, 2021	
	Standalone	Consolidated
Gross NPAs to Gross Advances	1.37%	1.24%
Net NPAs to Net Advances	0.61%	0.55%

vi) Movement of Gross NPAs
Amount in Rs. lakhs

Particulars	As at Jun 30, 2021	
	Standalone	Consolidated
Opening Balance	99,094	99,473
Additions during the year	31,796	32,911
Recoveries/write offs during the year	36,098	36,480
Closing Balance	94,792	95,904

vii) Movement of Specific Provision
Amount in Rs. lakhs

Particulars	As at Jun 30, 2021	
	Standalone	Consolidated
Opening Balance	54,400	54,555
Provisions made during the year	10,521	11,015
Write-Off	(7,775)	(7,872)
Write back of excess Provisions	(4,042)	(4,042)
Any other adjustment, including transfer between provisions	-	(58)
Closing Balance	53,104	53,598

viii) Movement of Provision on Standard Assets*
Amount in Rs. lakhs

Particulars	As at Jun 30, 2021	
	Standalone	Consolidated
Opening Balance	74,772	84,122
Provisions made during the year	264	264
Write-Off	-	-
Write back off excess Provisions	-	-
Any other adjustment, including transfer between provisions	-	(458)
Closing Balance	75,036	83,928

* The above includes provision on account of Unhedged Foreign Currency Exposure (UFCE) and provision on stressed assets

ix) Movement of provision held towards depreciation on investments
Amount in Rs. Lakhs

Particulars	As at Jun 30, 2021	
	Standalone	Consolidated
Opening Balance	62,174	62,174
Additions during the year	49,196	49,196
Recoveries/write offs/write backs during the year	-	-
Closing Balance	111,370	111,370

**x) Industry wise classification of NPA, specific and General Provision
Standalone**

Amount in Rs. Lakhs

Industry	As at Jun 30, 2021			For the year ended	
	Gross NPA	Provisions for NPA	Provision for Standard Assets	Write off	Provision for NPA
A. Agriculture and Allied Activities	13,639	4,178	4,909	5,242	696
B. Mining and Quarrying	-	-	156	-	-
C. Food Processing	1,149	1,149	1,227	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	460	-	-
E. Textiles	115	115	633	-	-
F. Leather and Leather products	-	-	132	-	-
G. Wood and Wood Products	-	-	107	-	-
H. Paper and Paper Products	-	-	331	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	18	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	3,779	3,779	3,680	-	(2)
K. Rubber, Plastic and their Products	-	-	740	-	-
L. Glass & Glassware	-	-	61	-	-
M. Cement and Cement Products	-	-	-	-	-
N. Basic Metal and Metal Products	1,554	1,554	1,783	-	-
O. All Engineering	3,396	3,405	3,268	-	-
P. Vehicles, Vehicle Parts and Transport Equipment	5,978	5,978	3,220	-	-
Q. Gems and Jewellery	-	-	36	-	-
R. Construction	-	-	1	-	-
S. Infrastructure	764	764	633	-	-
T. Other Industries	4,023	2,973	1,182	30	-
U. Transport Operators	1,530	801	172	465	162
V. Computer Software	-	-	593	-	-
W. Tourism, Hotel and Restaurants	-	-	3	51	(51)
X. Shipping	-	-	193	-	-
Y. Professional Services	74	74	2,552	-	-
Z. Trade	3,628	3,520	3,264	216	(446)
AA. Aviation	-	-	-	-	-
AB. Retail Exposure	53,568	24,436	45,269	22,378	(1,657)
AC. Services	1,595	378	413	34	2
Total	94,792	53,104	75,036	28,416	(1,296)

**Industry wise classification of NPA, specific and General Provision
Consolidated**

Amount in Rs. Lakhs

Industry	As at Jun 30, 2021			For the year ended	
	Gross NPA	Provisions for NPA	Provision for Standard Assets	Write off	Provision for NPA
A. Agriculture and Allied Activities	13,639	4,178	4,909	5,242	696
B. Mining and Quarrying	-	-	156	-	-
C. Food Processing	1,149	1,149	1,227	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	460	-	-
E. Textiles	115	115	633	-	-
F. Leather and Leather products	-	-	132	-	-
G. Wood and Wood Products	-	-	107	-	-
H. Paper and Paper Products	-	-	331	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	18	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	3,779	3,779	3,680	-	(2)
K. Rubber, Plastic and their Products	-	-	740	-	-
L. Glass & Glassware	-	-	61	-	-
M. Cement and Cement Products	-	-	-	-	-
N. Basic Metal and Metal Products	1,554	1,554	1,783	-	-
O. All Engineering	3,396	3,405	3,268	-	-
P. Vehicles, Vehicle Parts and Transport Equipment	6,342	6,125	3,220	31	102
Q. Gems and Jewellery	-	-	36	-	-
R. Construction	526	179	1	140	81
S. Infrastructure	764	764	633	-	-
T. Other Industries	4,024	2,974	10,074	30	-
U. Transport Operators	1,530	801	172	465	162
V. Computer Software	-	-	593	-	-
W. Tourism, Hotel and Restaurants	-	-	3	51	(51)
X. Shipping	-	-	193	-	-
Y. Professional Services	74	74	2,552	-	-
Z. Trade	3,628	3,520	3,264	216	(446)
AA. Aviation	-	-	-	-	-
AB. Retail Exposure	53,790	24,603	45,269	22,413	(1,502)
AC. Services	1,594	378	413	34	2
Total	95,904	53,598	83,928	28,622	(958)



1.4.2 Credit Risk: disclosures for portfolios subject to the standardized approach

The Bank has approved use of ratings issued by renowned external rating agencies- CRISIL Limited, Fitch India, ICRA Limited, Brickwork, SMERA and CARE for local exposures as permitted by Reserve Bank of India. For the foreign exposures the ratings assigned by Standard & Poor's, Fitch and Moody's are used by the Bank, these being the parents of the local entities in question.

Where the obligors have obtained rating of the facility from any of the above credit rating agencies, the Bank has applied the risk weights relevant to the ratings so assigned. Where the obligors have not yet obtained such a rating, the exposure has been considered as unrated and appropriate risk weights applied.

The breakdown of the exposure (after mitigation):

Amount in Rs. Lakhs

Particulars	As at Jun 30, 2021	
	Standalone	Consolidated
Below 100% risk weight	7,620,629	7,632,631
100% risk weight	2,534,440	3,043,346
More than 100% risk weight	3,313,297	3,559,827

Note: Exposure is comprised of Loans & Advances, Balance with Banks, Money at call and short notice, On-balance sheet securitisation exposures, Revaluation gains on foreign exchange and derivative contracts, Deposits with NABARD, SIDBI, MUDRA & NHB under the priority/weaker section lending schemes, credit equivalent of guarantees, acceptances, letters of credit, other Non-Market Related off balance sheet obligations and credit equivalent of foreign exchange and derivative exposures. Previous year's numbers have been regrouped accordingly.

1.5 Leverage Ratio

As per RBI guidelines, disclosures required for leverage ratio for the Bank at the consolidated level at Jun 30, 2021 is as follows:

Summary comparison of accounting assets vs. leverage ratio exposure measure			
Sl. No	Item	As at Jun 30, 2021	
		Standalone	Consolidated
1	Total consolidated assets as per published financial statements	18,126,993	19,182,036
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
4	Adjustments for derivative financial instruments	1,607,500	1,607,500
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	3,018,015	3,018,015
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	3,894,544	3,899,582
7	Other adjustments	(26,421)	(26,421)
8	Leverage ratio exposure	26,620,631	27,680,712

Leverage ratio common disclosure template			
	Item	As at Jun 30, 2021	
		Standalone	Consolidated
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	17,513,498	18,565,309
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(26,421)	(26,421)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	17,487,077	18,538,888
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	613,495	616,727
5	Add-on amounts for PFE associated with all derivatives transactions	1,607,500	1,607,500
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted CCP leg of client-cleared trade exposures)	-	-

			-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	Total derivative exposures (sum of lines 4 to 10)	2,220,995	2,224,227
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	3,018,015	3,018,015
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	3,018,015	3,018,015
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	9,219,025	9,224,641
18	(Adjustments for conversion to credit equivalent amounts)	(5,324,481)	(5,325,059)
19	Off-balance sheet items (sum of lines 17 and 18)	3,894,544	3,899,582
Capital and total exposures			
20	Tier 1 capital	2,301,536	2,663,081
21	Total exposures (sum of lines 3, 11, 16 and 19)	26,620,631	27,680,712
Leverage ratio			
22	Basel III leverage ratio	8.65%	9.62%

Quantitative Disclosures

As per RBI guidelines, disclosures required for leverage ratio for the Bank at a standalone basis for the last 4 quarters:

	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20
Tier 1 Capital	2,301,536	2,302,450	2,173,444	2,172,607
Exposure Measure	26,620,631	26,779,108	26,179,466	26,439,157
Leverage Ratio (%)	8.65%	8.60%	8.30%	8.22%